

Coming Soon: The Eclipse Quite a Sight if You Protect your Eyes

Mutsko Insurance Services is already preparing for the total solar eclipse on April 8, 2024, in Northeast Ohio. The last total solar eclipse in Ohio was in 1806 and the next one will not occur until 2099.

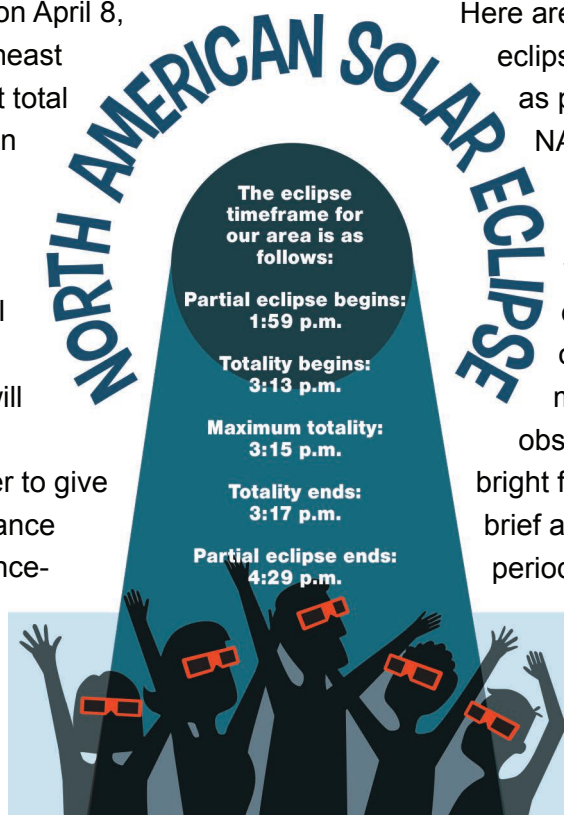
Our office will be closed on April 8 in order to give our staff a chance to view this once-in-a-lifetime event. We want all our friends and clients to safely view this event, too. This means watching it only through approved eclipse viewing glasses or solar filter lenses.

According to information provided by NASA, "Viewing any part of the bright sun through a camera lens, binoculars, or a telescope without a special-purpose solar filter secured over the front of the optics will instantly cause severe eye injury." Make sure you use approved glasses that are ISO 12312-2 tested by an

American testing laboratory that are safe for solar viewing.

Here are some other eclipse safety tips as provided by NASA:

You can view the eclipse directly without proper eye protection only when the moon completely obscures the sun's bright face – during the brief and spectacular period known as totality. (You will know it is safe when you can no longer see any part of the sun through eclipse glasses



or a solar viewer.)

As soon as you see even a little bit of the bright sun reappear after totality, immediately put your eclipse glasses back on or use a handheld solar viewer to look at the sun.

Finally, if you are concerned about Ohio's typical cloudy April skies ruining your view, the experts say clouds may mute the full effect of the total solar eclipse, but we still experience the eclipse once totality begins.

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- It's "Pasta for Puppies!" Time



Dear Friends,

As many of you know, I have a deep passion for animals. All animals. So, once again this year I will be taking the first week in March to spend time at Best Friends Animal Sanctuary in Kanab, Utah.

Best Friends Animal Sanctuary is a place like no other. Tucked into the canyons of southern Utah, it is a home for up to 1600 dogs, cats, birds, bunnies, horses, pigs, and other rescued animals. It is the largest sanctuary of its kind in the United States and a leader in the no-kill shelter movement.

This will not be a tourist stop for us. My sister, Terri Cain, and I will be rolling up our sleeves and pitching in as animal caregivers for the week. While the work can be difficult, it is rewarding to be a part of the Best Friends' team.

If you would like more information about Best Friends Animal Sanctuary, please go to www.bestfriends.org. Learn how you can make a difference by volunteering, fostering, adopting, or making a donation to a no-kill animal shelter near you.

I would like to offer my sincere condolences to my Marketing Director and go-to-gal, Barb Comiskey for the sudden loss of her father-in-law, Ron Ward. While Barb and her husband, Chuck, make their way to Florida to tend to arrangements, I send my thoughts and prayers with them at this difficult time.

Sincerely,
Laura Mutska

2024 Medicare Part B Premiums

The standard 2024 Medicare Part B premium is \$174.70 a month. However, around 5% of all Medicare beneficiaries will pay more than the standard Medicare premium because they exceeded the income threshold in 2022.

Since 2007, higher income Medicare beneficiaries have been required to pay an income-related adjustment surcharge, known as IRMAA (Income-Related Monthly Adjusted Amount), in addition to their regular monthly Medicare premiums.

Whether you pay an IRMAA in 2024 depends on your 2022 modified adjusted gross income, or MAGI. This is your total adjusted gross income plus tax-exempt interest as reported to Social Security from your IRS tax returns. The IRMMA is calculated on a sliding scale with five income brackets, topping out at \$500,000 for individuals and \$750,000 for joint filing.

INDIVIDUAL	MARRIED, FILE JOINTLY	PREMIUM
\$103,000 or less	\$206,000 or less	\$174.70
+\$103,000 to \$129,000	+\$206,000 to \$258,000	\$244.60
+\$129,000 to \$161,000	+\$258,000 to \$322,000	\$349.40
+\$161,000 to \$193,000	+\$322,000 to \$386,000	\$454.20
+\$193,000 to \$500,000	+\$386,000 to \$750,000	\$559.00
+\$500,000 or More	+\$750,000 or more	\$594.00

High-income beneficiaries will also have an additional monthly surcharge added to their Medicare Part D prescription drug plan premium.

Part D IRMMA	Premium Plus Plan Premium
\$103,000 or less	\$0
+\$103,000 to \$129,000	\$12.90
+\$129,000 to \$161,000	\$33.30
+\$161,000 to \$193,000	\$53.80
+\$193,000 to \$500,000	\$74.20
+\$500,000 or More	\$81.00

If Social Security determines you should pay an IRMAA, they will mail you a notice called an initial determination. It will include information on how to request a new initial determination, or a revision to your IRMAA.

If you disagree with an IRMAA notice you've received, you can appeal it for several reasons. One reason is the tax information used by the SSA to decide the IRMAA may have been incorrect or outdated. Another reason is you experienced a life changing event such as a loss of income, death of a spouse, marriage, or divorce.

You have 60 days from receiving a notice to file an appeal. To get started, contact the SSA at 800-772-1213.

Hearing Aids: What's Right for You

It was just a few years ago when anyone who needed a hearing aid would have to see an audiologist for testing and a professional fitting before they could purchase a hearing



device. Today, over-the-counter hearing aids are available, do not require a prescription or professional fitting and are sold at drugstores, major retailers and online.

Over-the-counter hearing aids are intended for adults eighteen and older who have mild to moderate hearing loss. They are one-size fits-all and not recommended for those with more severe hearing issues. Those with any medical history of hearing problems, discomfort in the ear canal, sudden or progressing hearing loss, wax buildup or drainage issues should consult an audiologist before

purchasing an over-the-counter hearing aid.

Here are some questions you should ask before purchasing an over-the-counter hearing aid:

- Can I use my health insurance, Medicare Advantage plan or HSA/FSA?
- What kind of warranty covers the hearing aid?
- Can I get the device repaired if it stops working?
- Can I tune the OTC device to better match my hearing needs?
- Your medical provider can give you guidance on what is best for your situation. In addition, always contact your insurance plan for coverage information.

Free Hearing Test for AARP Members

AARP Members are eligible for a free phone-based hearing test from the safety and comfort of their home one time per year. AARP members can learn more by visiting www.aarp.org and searching for hearing benefits.



One year clean, and then
I ran into my dealer
at Giant Eagle ...

If you don't know a Girl Scout, you can purchase cookies online starting Feb. 16 at www.girlscoutcookies.org
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SilverSneakers Tuition Rewards

SilverSneakers and Sage Scholars have teamed up to offer members who work out regularly a way to earn thousands of dollars in free tuition credits



at participating private colleges and universities through the SilverSneakers Tuition Reward Program. This is an opportunity for you to build a bank of college tuition credits for your children, grandchildren, or other close family members just by working out.

It's easy to get started. Go to silversneakers.tuitionrewards.com to register and you will receive 1,000 Tuition Rewards Points. Each point is worth \$1 in tuition rewards, so you receive \$1000 in credits for opening your account. Then, for every month you visit a SilverSneakers participating location seven times or more, Silver Sneakers will add 250 points (that's \$250) in credits to your account.

You can find a list of the more than 450 participating colleges and universities at www.tuitionrewards.com/schools. For complete details on this program, information on eligible family members, regulations and how much you can earn for each student, visit their website at silversneakers.tuitionrewards.com

The sooner you start, the more credits you will save. If you are not already a SilverSneakers member, please contact SilverSneakers at 877-871-7020 or www.silversneakers.com to register today.

Always check with your doctor before starting any workout program.



**SO GOOD,
YOU'LL WANT
TO LICK YOUR
DISH!**

Join us at the 10th Annual

Pasta for Puppies!

**NEW
LOCATION!**

Pasta Buffet featuring Marinara & Meatballs,
Alfredo & Pesto with Chicken by **LAMALFA**

TUESDAY, APRIL 16, 2024 • 5-9pm
LaMALFA BANQUET HALL • 5783 HEISLEY ROAD • MENTOR

A fund raising event to support Puppy Raising and Leader Dogs for the Blind!
TRAINED LEADER DOGS ARE PROVIDED TO THE BLIND AT NO COST.

HUGE BASKET AUCTION • 50/50 RAFFLE • DOOR PRIZES • \$30 TICKET

ADVANCE TICKETS PURCHASE REQUIRED

Make checks payable to: Puppy Raisers for the Blind, Inc.
Please include a self-addressed envelope and mail to: 1168 S. Beachview Road • Willoughby, OH 44094
or CALL LINDE @ 440-669-7291 or EMAIL: LeaderDogPuppies@gmail.com

THESE 20 PUPPIES WERE RAISED RIGHT HERE IN LAKE COUNTY TO BECOME LEADER DOGS FOR THE BLIND.

MUTSKO INSURANCE SERVICES IS A PROUD SUPPORTER OF "PASTA FOR PUPPIES!"

Mutsko Insurance Services, LLC

Insurance for All Ages and Stages

Medicare Advantage • Life • Health • Dental • Group Coverage • Medicare Supplements • Annuities

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The Nicest Compliment You Can Give, is Your Referral.

We do not offer every plan available in your area. Currently, we represent 7 organizations which offer 84 products in your area.
Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Assistance Program (SHIP) to get information on all of your options.